

Fill in this information to identify the case:

Debtor 1	Cosetta Johnson Foster	
Debtor 2 (Spouse, if filing)		
United States Bankruptcy Court for the:	Northern	District of Alabama (State)
Case number	16-70058-JHH13	(Tuscaloosa)

Form 4100R AMENDED

## Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

### Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as  
Trustee of the Bungalow Series III Trust

Court claim no. (if known):  
3

Last 4 digits of any number you use to identify the debtor's account: 3 8 2 5

Property address: 3123 Diamondhead  
Number Street

Northport AL 35473  
City State ZIP Code

### Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. \*\*\*\*

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\*\*\*\*\*The Proof of Claim has been paid pursuant to docket number 53, Order on Objection to Claims 3&5, entered on 05/13/2019.

### Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 09/01/2018 - 06/01/2020 22@ \$1,094.29

(a) \$ 24,074.38

b. Total fees, charges, expenses, escrow, and costs outstanding: Taxes and insurance

+ (b) \$ 5,764.23

c. Total. Add lines a and b.

(c) \$ 29,838.61

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

09/01/2018

MM / DD / YYYY

Debtor 1

Cosetta Johnson Foster

First Name

Middle Name

Last Name

Case number (if known) 16-70058-JHH13

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 /s/ Mark A. Baker

Signature

Date 06/18/2020

Print

Mark A. Baker

First Name

A.

Middle Name

Baker

Last Name

Title Attorney for creditor

Company

McMichael Taylor Gray, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address

3550 Engineering Drive, Suite 260

Number Street

Peachtree Corners,

GA

30092

City

State

ZP Code

Contact phone

(404) 474 - 7149

Email mbaker@mtglaw.com

BK Case	16-70058	* Prior to 12/2011 payment changes were not required to be filed in courts or with Proof of claim				
BK Filing Date	1/15/2016					
First Post date	2/1/2016					
Pmt Change Filed	Filing Date	Effective date	Amount	PI	Escrow	Others
POC pmt Filed	5/5/2016	2/1/2016	\$1,240.63	\$968.98	\$271.65	
Pmt Change Filed	1/10/2017	2/1/2017	\$1,799.27	\$968.98	\$830.29	
Pmt Change Filed	10/20/2017	12/1/2017	\$1,702.80	\$968.98	\$733.82	
Pmt Change Filed			\$0.00			
Date Rcvd	Amount Rcvd/Rvd	Amount Due	Due Date	Suspense		
5/2/2016	\$1,620.00	\$1,240.63	2/1/2016	\$ 379.37		
		\$1,240.63	3/1/2016	\$ -861.26		
		\$1,240.63	4/1/2016	\$ -2,101.89		
		\$1,240.63	5/1/2016	\$ -3,342.52		
		\$1,026.00	Fees	\$ -4,368.52		
AO Entered						
6/1/2016	\$1,640.00	\$1,240.63	6/1/2016	\$ 399.37		
8/9/2016	\$2,531.26	\$1,240.63	7/1/2016	\$ 1,690.00		
8/16/2016	\$800.00	\$1,240.63	8/1/2016	\$ 1,249.37		
9/9/2016	\$1,400.00	\$1,240.63	9/1/2016	\$ 1,408.74		
11/4/2016	\$1,400.00	\$1,240.63	10/1/2016	\$ 1,568.11		
12/2/2016	\$1,500.00	\$1,240.63	11/1/2016	\$ 1,827.48		
1/13/2017	\$1,250.00	\$1,240.63	12/1/2016	\$ 1,836.85		
3/6/2017	\$1,400.00	\$1,240.63	1/1/2017	\$ 1,996.22		
4/26/2017	\$1,800.00	\$1,799.27	2/1/2017	\$ 1,996.95		
4/30/2018	\$1,375.02	\$1,799.27	3/1/2017	\$ 1,572.70		
BSI ACQUIRED LOAN 6/1/2018						
6/20/2018	\$2,385.77	\$1,799.27	4/1/2017	\$ 2,159.20		
6/20/2018		\$1,799.27	5/1/2017	\$ 359.93		
7/30/2018	\$602.39			\$ 962.32		
				\$ 962.32		
MOD Completed 8/1/2018					\$ 962.32	
					\$ 962.32	
					\$ 962.32	
					\$ 962.32	
					\$ 962.32	
					\$ 962.32	Due



Loan Information	
Loan #	
Borrower	COSETTA JOHNSON
BK Case #	16-70058
Date Filed	01/15/2016
POC Covers	
First Post Petition Due Date	MOD COMPLETED
Pre-Suspense	\$0.00

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **AMENDED RESPONSE TO NOTICE OF FINAL CURE PAYMENT** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

**Via U.S. Mail**

**Cosetta Johnson Foster**  
3723 Diamondhead Lane  
Northport, AL 35473-2254

**Via CM/ECF electronic service:**

**Robert D. Reese**  
Bond, Botes, Reese & Shinn, P.C.  
15 Southlake Lane  
Suite 140  
Birmingham, AL 35244

**J. Suzanne Shinn**  
Bond, Botes, Reese & Shinn, P.C.  
15 Southlake Lane  
Suite 140  
Birmingham, AL 35244

**C David Cottingham**  
Chapter 13 Standing Trustee  
701 22nd Avenue, Suite 4  
P O Drawer 020588  
Tuscaloosa, AL 35402-0588

**This 18th day of June, 2020**

/s/ Mark A. Baker  
Mark A. Baker  
ASB 2459-E57M  
McMichael Taylor Gray, LLC  
3550 Engineering Drive  
Suite 260  
Peachtree Corners, GA 30092  
404-474-7149  
[mbaker@mtglaw.com](mailto:mbaker@mtglaw.com)